Notice of Allowability	Application No.	Applicant(s)
	09/665,237	LING, MARVIN T
	Examiner	Art Unit
	Frantzy Poinvil	3692
The MAILING DATE of this communication apperature. All claims being allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85) NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT R of the Office or upon petition by the applicant. See 37 CFR 1.313. This communication is responsive to the arguments filed 2. The allowed claim(s) is/are 2-10 and 39-54. Acknowledgment is made of a claim for foreign priority upon a) All b) Some* c) None of the: 1. Certified copies of the priority documents have	ears on the cover sheet with the (OR REMAINS) CLOSED in this a or other appropriate communication (IGHTS). This application is subject 3 and MPEP 1308. 2/23/2007. Inder 35 U.S.C. § 119(a)-(d) or (f).	pplication. If not included on will be mailed in due course. THIS to withdrawal from issue at the initiative
 2. Certified copies of the priority documents have 3. Copies of the certified copies of the priority do 		
International Bureau (PCT Rule 17.2(a)). * Certified copies not received:		
Applicant has THREE MONTHS FROM THE "MAILING DATE" noted below. Failure to timely comply will result in ABANDONN THIS THREE-MONTH PERIOD IS NOT EXTENDABLE. 4. A SUBSTITUTE OATH OR DECLARATION must be subminformal patent APPLICATION (PTO-152) which giv	MENT of this application. nitted. Note the attached EXAMINE	R'S AMENDMENT or NOTICE OF
5. CORRECTED DRAWINGS (as "replacement sheets") must (a) including changes required by the Notice of Draftspers (b) hereto or 2) to Paper No./Mail Date	son's Patent Drawing Review(PT0 - 's Amendment / Comment or in the	Office action of
Identifying indicia such as the application number (see 37 CFR 1 each sheet. Replacement sheet(s) should be labeled as such in the	the header according to 37 CFR 1.12	1(d).
6. DEPOSIT OF and/or INFORMATION about the deposit attached Examiner's comment regarding REQUIREMENT	osit of BIOLOGICAL MATERIAL FOR THE DEPOSIT OF BIOLOGI	. must be submitted. Note the CAL MATERIAL.
Attachment(s) 1. Notice of References Cited (PTO-892) 2. Notice of Draftperson's Patent Drawing Review (PTO-948)	5. ☐ Notice of Informal 6. ⊠ Interview Summa	ry (PTO-413),
Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date	Paper No./Mail D 7. ⊠ Examiner's Amen	Paper No./Mail Date <u>6 June 2007</u> . 7. ⊠ Examiner's Amendment/Comment
4. Examiner's Comment Regarding Requirement for Deposit of Biological Material	8. ⊠ Examiner's Stater 9.	FRANTZY POINVIL PRIMARY EXAMINER

DETAILED ACTION

Allowable Subject Matter

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Claims 1, 11-20 and 30-38 have been canceled.

Authorization for this examiner's amendment was given in a telephone interview with Michael J. DeHaemer, Jr. on June 6, 2007.

2. The following is an examiner's statement of reasons for allowance:

The prior art taken alone or in combination failed to teach or suggest payment instruments being sold by a vendor or merchant to make purchases from the vendor or merchant wherein the purchase price is set at an integer multiple of electronic tokens as recited in independent claims 2 and 39.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Application/Control Number: 09/665,237 Page 3

Art Unit: 3692

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard Chilcot can be reached on (571) 272-6777. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Frantzy Poinvil
Primary Examiner
Art Unit 3692

FP June 7, 2007